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clause attached to all the policies. But, curiously enough, foreign companies may come into the state and pursue policies of tontine insurance; but a company organized under Massachusetts law cannot carry on tontine insurance. Very few companies do a lapse business today. If there is anything of that kind, it does not at all excuse the endowment business; it simply indicates that there is another evil to be corrected as well as that.

#### ARCHITECTURAL PROBLEMS IN GREAT CITIES.

BY BARR FERREE, ESQ., OF THE ENGINEERING MAGAZINE, NEW YORK.

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The architectural problem of great cities is not concerned with the building of churches, halls and ornamental and public structures, but with the houses, homes, business buildings and manufactories. Some idea of the important part these structures, popularly called unarchitectural, take in the architectural problem may be gathered from the fact that two-thirds of the population of New York live in tenements, or buildings legally classified as such. Architecture in cities is the production of healthful, wholesome buildings, of convenient offices and safe workrooms. Important as these things are, they are but part of the fundamental elements which affect municipal architecture. The situation of the town, its soil and surroundings, its plan, and the width and length of the streets, the ownership of the land and the customs prevailing as to its sale or lease, the methods of business, the chief kinds of occupation, the nationality of the citizens, all have

their part in complicating the problem of city architecture.

The tendency of modern architecture is towards improved buildings of all kinds that will benefit the people. In previous times architecture was concerned with building palaces for the rich, or great works undertaken by despotic governments. In this democratic age it is the architecture of the people which commands the attention of the architect. He himself can do little to solve the general problem. He is simply the tool in the hand of his client, who lays down the programme and leaves him to do the best he can. Architecture is not looked upon as an art by extensive builders, but as a business investment, and the structure which nets the largest return, or the form of construction which permits the largest revenue at a minimum outlay, is considered the finest art. Hence the tall building which has become characteristic of modern commercial cities, is the legitimate outcome of commercial methods applied to architecture. Neither architect, nor client, build them because they like them, or prefer them to lower structures, but because they are imperatively demanded by current commercial life.

The commercial element runs through our architecture from beginning to end. In order to judge it properly, therefore, we must estimate it by current conditions. The architecture of past times gives us models in design and shows us what may be accomplished with certain programmes, but these programmes have long since been discarded in modern life, and hence new standards must be set up in order properly to estimate the value of current work. A careful study of the conditions under which arch-

itecture flourishes in great cities will help to make clear the real meaning and value of current work. The architect has become an exponent of economic ideas, though perhaps unconsciously. Behind his work stand rigid facts that make or mar it, give character to the city, and determine its visible as well as often its real greatness, and all of which are quite independent of the architecture itself. The economic conditions of architecture in great cities must be understood in order to render it intelligible.